

Elmo Insurance Ltd. has reached an agreement with RTS Recovery Towing Service (RTS) to provide roadside assistance to all policyholders at subsidised rates.

- Please read carefully these Terms and Conditions (including Charges) which are applicable to the roadside assistance service provided by RTS Recovery Towing Service (RTS) covering the geographical area of Malta and/or Gozo (refer to Sections 1 to 11 and 13 to 15).
- Kindly note that special Charges, Terms and Conditions (over and above those mentioned under Sections 1 to 10 and 13 to 15) apply to European Roadside Assistance Services. Please refer to Section 12.

Definition of words

The words or expressions listed below have the following meaning when used in this document:

We/us/our/company	Elmo Insurance Ltd.
The contractor/service provider/RTS	RTS Recovery Towing Service (RTS), his staff and vehicles providing the service.
You/your	The policy holder or any authorised driver as outlined in the policy schedule.
Roadside assistance	Assistance when the vehicle is disabled due to a mechanical or electrical failure or due to an accident (unforeseen event causing damages to the vehicle).
Usual place of residence	Home address in Malta or Gozo, and in Europe the closest accommodation facility.
Period of insurance/membership year	The period shown in the schedule of your motor insurance policy and any further period for which we accept your premium.

1. Proof of membership

To be eligible for service, members must hold a valid membership card. Membership of the service will only become valid three (3) days after the effective date of the membership. The card should always be presented to the driver of the tow truck.

2. Number of roadside assistance calls covering the geographical area of Malta and/or Gozo.

The membership entitles you to a total of three (3) calls in one (1) membership year.

On the last call RTS will notify you of the exhaustion of the free calls. Any subsequent calls will be charged at the normal service provider's rate chart.

Provisions have also been made to extend cover for additional calls in respect to private vehicles that are less than ten (10) years old. This would have to be agreed upon inception of the membership and comes at an additional cost.

3. Calling for roadside assistance

If assistance is required, please call on **2033 7777**.

When calling for assistance you must quote the policy number and/or RTS membership number stated on the membership card and confirm the registration number plate, make and model.

It is important to explain and confirm the breakdown location and the name of the street. RTS will ask questions related to the breakdown which must be answered accurately, and they will send a representative to the breakdown site as soon as possible.

Should you manage to repair the vehicle before an RTS representative arrives, it is important that RTS are informed immediately, otherwise this will still be considered as a call for assistance and will be deducted from your entitlement of calls.

RTS reserves the right to refuse service where a call for assistance is made through an unknown or unidentified number, through voicemail or via message.

4. Assistance provided by RTS

RTS will do their best to assist you as quickly as possible. There are occasions when some delay will be unavoidable due to traffic, weather conditions or other circumstances that create a high demand for roadside assistance service.

For protection of your vehicle, service will be rendered only in your presence.

- a. RTS will provide service on the spot of any minor repairs within a reasonable time and materials used will be charged for separately. The determination of whether a roadside repair is a minor repair and the decision to have the vehicle towed to a garage of the driver's choice shall be completely at the discretion of the RTS representative. If the repair garage or destination suggested by you refuses to keep the vehicle, you will be towed to your place of residence or another garage at a charge of € 35.
- b. If a vehicle is disabled after office hours, weekends or public holidays and the repair garage is closed, the vehicle shall be towed to the member's residence or to a place of the member's choice. If service is later required to tow the vehicle to a repairer, this will be considered as another tow. If the towing vehicle arrives on the service location and there is no one attending to the vehicle, the tow truck will wait up to ten (10) minutes and will then leave. A call will also be deducted from your entitlement. A fee of € 35 will be charged for another call out to the same destination within fifteen (15) days.
- c. RTS may provide transport to the driver of the broken-down vehicle to the destination where the vehicle is being towed or to the nearest bus stop. If the break down occurs at night after ten (10) pm, the driver will be dropped off at his/her residence.
- d. If your vehicle has been involved in an accident that requires assistance from the Police or the Wardens, you need to call for roadside assistance only when you have been given the clearance that you can move the vehicle. A fee of € 35 is payable if the towing vehicle arrives on site and is required to wait until such clearance is given.
- e. If the vehicle is located in a basement garage or parking area to which access to the recovery vehicle is limited due to steep or narrow ramps, low ceilings or other similar factors, RTS will do their utmost to provide the assistance service, however they may ultimately not be in a position to provide the service required. Any parking fees/fines relating to such situation are fully borne by you.
- f. Where there is need for special machinery that is cranes, high-ups etc, in case the vehicle ends up in a field, sandy places, roundabouts or flooding of more than thirty (30) centimetres (cm) of water etc., specific charges for the hire of special machinery will be fully borne by you.
- g. RTS will only tow vehicles supplied with a tow hook.

The contractor reserves the right to decide to charge a fee for subsequent calls if in their opinion the condition of the vehicle is likely to incur more breakdowns. You will be informed of this matter in writing and Elmo Insurance Ltd. will be sent a copy of this correspondence.

5. Service relating to battery failure

In the event of the vehicle being immobilised due to a battery problem, the service provider will assist you with a battery boost service.

The contractor reserves the right to charge a fee of € 35 on the third call for assistance where the cause of breakdown is a flat battery.

The fee will have to be paid before the assistance is provided.

At your option, a replacement of the vehicle's battery on the spot can be arranged, if in the opinion of the contractor this is necessary, provided that the battery is available in stock. You will be quoted the price of the battery and payment must be effected prior to the battery being installed. After the battery has been replaced on the spot you are entitled to have your electrical system checked at no cost at the contractor's garage.

6. Running out of fuel

If your vehicle runs out of fuel, our contractors will provide you with an emergency supply of fuel, for which you will have to pay upon delivery. The service is free of charge for your first request, however if you request the same service within the membership year, the contractor is entitled to charge you a service fee of € 15 in addition to the cost of the fuel.

7. Assistance to gain access to your vehicle

In the event that the vehicle's keys are damaged, lost or locked by mistake in the vehicle you are entitled to assistance from the service provider. Alternatively, you may request for your vehicle to be towed to a destination of your choice in Malta or Gozo. This locksmith service will be provided free of charge for your first request, however if the service is required more than once the contractor will provide the service at a fee of € 35.

RTS are not responsible for any damages to the vehicle as a result of their attempt to gain access into your vehicle.

8. Flat tyre assistance

RTS will replace a faulty tyre if it is safe to do so and if the vehicle is equipped with a roadworthy spare wheel, lock nuts and any special tools required.

If a spare wheel or kit is not available or if the vehicle has more than one flat tyre, the contractor will tow you to the nearest vulcanizer, repair shop or your residential address.

The roadside assistance does not include the cost of repairing any tyres, wheels or accessories.

RTS may also offer a mobile tyre service at the cost of € 25.

9. Transport between Malta and Gozo

If the vehicle is normally based in Malta and assistance is requested while in Gozo, or vice versa, the fees payable to Gozo Channel for your vehicle, the contractor's driver and the recovery vehicle will be borne by you and must be paid before the service is provided.

10. Membership does not cover the following:

- a. Towing the vehicle from one repair garage to another.
- b. Towing of a vehicle carrying a heavy load.
- c. Towing of a vehicle that has been vandalised or stolen.
- d. The replacement of the wheel rims.
- e. When the vehicle has no number plates, no assistance will be given, unless a membership card, or proof of cover or the corresponding logbook are provided.
- f. When damage to the vehicle is a consequence of the

driver's state of intoxication and/or the recreational use of drugs, toxins, narcotics or other psychotropic substances.

- g. If a member is towing a trailer behind his vehicle, cover is not provided for the object being towed.
- h. The service does not include free assistance at the Hal-Far racing track, any off-road tracks, car shows and anywhere that is not an asphalted road.
- i. RTS drivers reserve the right to refuse to allow pets on board a tow truck.
- j. RTS reserves the right not to provide roadside assistance if it could place the tow truck and/or personnel in any danger.

11. General Conditions

- a. Your vehicle must be maintained in a road worthy condition and in good running order.
- b. Your entitlement of the roadside assistance service will be valid until the renewal date as stated in your policy certificate. The entitlement is not transferable or refundable.
- c. Please make sure you are given receipts for any additional service rendered by the contractor.
- d. Any fees or amounts payable to the contractor are payable in cash only.

12. Special Terms and Conditions for European Roadside Assistance

European Roadside Assistance will be provided free of charge for a maximum of fourteen (14) days from the date of departure to the date of return to Malta or Gozo for one trip.

Assistance is limited to two roadside assistance calls between the specified departure date and return date, unless additional cover has been purchased.

The vehicle is to undergo a road worthiness test which will be carried out by RTS, at least three (3) days prior to its departure. An inspection charge of € 20 will apply.

In case assistance is required, you will need to contact RTS on **2033 7777**. RTS will immediately coordinate the assistance service with its European Roadside Assistance providers. You are required to have available the vehicle details and the full details of the GPS bearings.

RTS will provide free of charge service on the spot of any minor repairs if they do not exceed one (1) hour of labour. Any materials used will be charged for separately. The determination of whether a roadside repair is a minor repair and the decision to have the vehicle towed to the closest place where the repairs can be carried out shall be completely at the discretion of the European service provider.

If you request the vehicle to be towed to a preferred garage of your choice, a fee of € 1 is charged per kilometre (km).

When the vehicle is located outside of Malta or Gozo but within Europe, the place of residence will be the closest accommodation facility.

The assistance service is limited to European countries, but exclusions may apply.

What is not covered free of charge for European Roadside Assistance

- a. A puncture burst or ripped tyre, unless the incident is a double puncture/ripped tyre, or unless the vehicle is a two wheeled motorcycle.
- b. A vehicle that runs out of electrical charge or fuel due to lack of replenishment.
- c. Assistance to gain access to your vehicle, in the event that the vehicle's keys are damaged, lost or locked by mistake in the vehicle.

RTS may provide service that is not covered free of charge under the Terms and Conditions against a fee which would need to be paid to them prior to commencement of the service.

13. Important Notes

RTS is an independent contractor and Elmo Insurance Ltd. assumes no responsibility for any personal items left in the vehicle and for damages to the vehicle resulting from the rendering of service by RTS.

RTS will bear responsibility for the towing of the vehicle but shall not bear the responsibility of damage occurring to the towed vehicle during the towage operation, or for any delay or consequential loss, unless the member can provide proof that the service provider and/or his employees have carried out the service with negligence and have not used the required skills or tools to perform the required service.

While your vehicle is being towed, RTS will not be responsible for any damages caused to any low-hanging spoilers or as a result of your vehicle having a modified suspension.

The contractor shall be released of all liability when it is unable to carry out any of the services covered by the membership due to force majeure.

14. Complaints procedure

RTS are committed to providing you with a good standard of customer service. Should you feel that RTS have failed to do so, please take up the matter with RTS. If you are still not satisfied with the response provided by RTS, kindly submit a complaint in writing providing Elmo Insurance Ltd. with details relating to the incident and the matter will be taken up with RTS.

15. Governing Law

These Terms and Conditions are governed by the Laws of Malta.

RTS Membership Fees - Malta and/or Gozo

Fees are applicable per vehicle.

Insurance Policy Cover	Membership Fee per period of insurance	
Comprehensive Private Vehicles	Free of charge or € 18	Limited up to three (3) calls per period of insurance. Membership may be extended to an unlimited number of calls. It may only be purchased upon inception of the insurance policy. This membership is only available to vehicles that are less than ten (10) years old.
Third Party Only or Third-Party Fire & Theft Private Vehicles	€ 18 or € 28	Up to a limit of three (3) calls per period of insurance. Membership may be extended to an unlimited number of calls. It may only be purchased upon inception of the insurance policy. This membership is only available to vehicles that are less than ten (10) years old.
Commercial Vehicles up to three (3) tons	€ 25	Limited to three (3) calls per period of insurance. This membership cannot be extended to an unlimited number of calls.
Commercial Vehicles over three (3) tons	€ 85	Limited to three (3) calls per period of insurance. This membership cannot be extended to an unlimited number of calls.
Motorcycles/ Quadbikes	€ 20	Up to a limit of three (3) calls per period of insurance. This membership cannot be extended to an unlimited number of calls.

RTS Membership Fees - Europe

Please refer to the special Terms and Conditions for European Roadside Assistance

Private Vehicles	Included as part of your membership	<ul style="list-style-type: none"> • One (1) trip only, maximum limit of fourteen (14) days • Up to a limit of two (2) calls
Comprehensive Cover Third Party Only Cover Third-Party Fire & Theft Cover	€ 40 per trip	Additional Cover <ul style="list-style-type: none"> • Maximum limit of fifty (50) days per trip. • Up to a limit of three (3) calls per trip. • This service is only available to vehicles that are less than ten (10) years old.

